

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jonathan William Wallace
 Debtor

Case No. 19-17977-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2020.

db +Jonathan William Wallace, 115 Norwood Avenue, Holmes, PA 19043-1428
 14444486 +Andrews FCU, Attn: Bankruptcy, 5711 Allentown Rd, Suitland, MD 20746-4547
 14444493 +EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
 14444494 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
 14464965 +Hilton Grand Vacations, PO Box 402705, Atlanta, GA 30384-2705
 14444495 +Hilton Grand Vacations Co., LLC, 5323 Millenia Lakes Blvd, Suite 400, Orlando, Florida 32839-3395

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Sep 26 2020 08:03:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Sep 26 2020 04:18:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2020 04:17:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 26 2020 04:18:17 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14444485 +EDI: AMEREXPR.COM Sep 26 2020 07:53:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
 El Paso, TX 79998-1540
 14444487 EDI: BANKAMER.COM Sep 26 2020 07:53:00 Bank of America, Attn: Bankruptcy, PO Box 982238,
 El Paso, TX 79998
 14444488 +E-mail/Text: steve@bottiglierilaw.com Sep 26 2020 04:18:46 Bottiglieri Law, LLC,
 Stephen V. Bottiglieri, Esquire, 66 Euclid Street, Woodbury, NJ 08096-4626
 14444489 +EDI: CAPITALONE.COM Sep 26 2020 07:53:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14444490 +EDI: CITICORP.COM Sep 26 2020 07:53:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 PO Box 790034, St Louis, MO 63179-0034
 14444491 +E-mail/Text: electronicbkydocs@nelnet.net Sep 26 2020 04:18:09
 Department of Education/Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
 14444492 +EDI: TSYS2.COM Sep 26 2020 07:53:00 Department Store National Bank/Macy's,
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 14444496 EDI: IRS.COM Sep 26 2020 07:53:00 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 14444498 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2020 04:17:45
 Pennsylvania Department of Revenue, Bankruptcy Division, Department 280946,
 Harrisburg, PA 17128-0001
 14444500 +EDI: RMSC.COM Sep 26 2020 07:53:00 Synco/PPC, Attn: Bankruptcy, PO Box 965060,
 Orlando, FL 32896-5060
 14444501 EDI: TDBANKNORTH.COM Sep 26 2020 08:03:00 TD Bank, N.A., 32 Chestnut Street,
 PO Box 1377, Lewiston, ME 04243
 14444502 +EDI: USBANKARS.COM Sep 26 2020 08:03:00 US Bank/RMS CC, Attn: Bankruptcy, PO Box 6351,
 Fargo, ND 58125-6351
 14444503 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 26 2020 04:18:07 US Trustee, Custom House,
 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2905

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14444497* +Jonathan William Wallace, 115 Norwood Avenue, Holmes, PA 19043-1428
 14444499 ##+Svetlana Wallace, 115 Norwood Ave, Holmes, PA 19043-1428

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
STEPHEN VINCENT BOTTIGLIERI on behalf of Defendant Jonathan William Wallace
steve@bottiglierilaw.com, ecfnofices@comcast.net;sbottiglieri@toscanigilllin.com
STEPHEN VINCENT BOTTIGLIERI on behalf of Debtor Jonathan William Wallace
steve@bottiglierilaw.com, ecfnofices@comcast.net;sbottiglieri@toscanigilllin.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
VINCENT D. DIMAIOLO, JR. on behalf of Plaintiff First National Bank of Omaha
vdimaiolo@feinsuch.com

TOTAL: 6

Information to identify the case:

Debtor 1	Jonathan William Wallace	Social Security number or ITIN	xxx-xx-5225
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-17977-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan William Wallace

9/24/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.